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B1 (Official	l Form 1)(1/					33011		90 - 0			1		
			United No			ruptcy of Illino					Vo	luntary	Petition
	Debtor (if ind , <b>LaTonja</b>		er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Newell, Aaron T.					
	Names used b			8 years					used by the I			8 years	
	arned, maide aTonja Ba		,	\ LaTon	ja Newel	ı	`		Tracey N		<i>'</i>	Newell	
	-				-				-				
Last four d (if more than	ligits of Soc. n one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	(if mo	our digits one, see than one, see	state all)	Individual-	Taxpayer I	.D. (ITIN) N	lo./Complete EIN
	ress of Debto	*	Street, City,	and State)	):		Street	Address of	f Joint Debtor	(No. and St	reet, City,	and State):	
	. Sauk Tra /illage, IL	lil						09 E. Sa uk Villag					
	3,				г	ZIP Code			, - ,				ZIP Code
County of	Residence or	of the Prin	cipal Place o	f Busines		<u>60411-49</u>		ty of Reside	ence or of the	Principal Pl	ace of Bus	iness:	60411-4959
Cook							Co	ok					
Mailing Ac	ddress of Deb	otor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from str	eet address):	
					Г	ZIP Code	:						ZIP Code
	f Principal A t from street			r	1		•						
	• •	f Debtor				of Business	1		-			Under Whi	ch
		Organization) one box)		☐ Hea	Checl) Ith Care Bu	siness		the Petition is Filed (Check one box)  ☐ Chapter 7					
Individ	lual (includes	Joint Debte	ors)	☐ Sing		eal Estate as	s defined	☐ Chapt	ter 9			Petition for R	
	hibit D on pa		-	☐ Rail	-	101 (312)		- Chapter 11			U	Main Proce	Ü
☐ Corpor	ation (include	es LLC and	LLP)	☐ Con	nmodity Br	oker		Chapter 13 of a Foreign Nonmain P			-		
Other (	If debtor is not			☐ Clea	aring Bank er					Natur	e of Debts		
check th	nis box and stat	e type of ent	ity below.)			mpt Entity		(Check one box)  ■ Debts are primarily consumer debts, □ Debts are primarily					
					tor is a tax-	k, if applicable exempt org	anization	define	d in 11 U.S.C. §	§ 101(8) as			ess debts.
						of the Unite nal Revenu			red by an indivi onal, family, or				
		_	ee (Check o	ne box)				one box:		Chapter 11			
	ling Fee attac		1	11		1 > 3.5			a small busin not a small b				§ 101(51D). .C. § 101(51D).
attach s	Fee to be paid signed applica	ation for the	e court's con	sideration	certifying t	hat the deb			aggregate noi	ncontingent l	liquidated o	lebts (exclud	ling debts owed
	le to pay fee Fee waiver re	•			` _		·		s or affiliates)				
attach s	signed applica	ation for the	e court's con	sideration.	See Official	Form 3B.		A plan is	being filed w				
									ces of the pla creditors, in				
L	Administrates that			a for distri	bution to u	neacurad or	aditors			THIS	S SPACE IS	FOR COURT	USE ONLY
Debtor	estimates that ill be no fund	at, after any	exempt proj	erty is ex	cluded and	administrat		es paid,					
Estimated 1	Number of C	reditors								]			
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A	Assets												
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million		More than				
Estimated 1	_		_	_	_					-			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to	\$500,001 to \$1	\$1,000,001	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	\$500,000,001 to \$1 billion					
\$30,000	\$100,000	\$500,000	million	to \$10 million	million	million	million	10 91 DIIIION	91 UIIIOII				

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Page 2 Name of Debtor(s): Voluntary Petition Newell, LaTonja B. (This page must be completed and filed in every case) Newell, Aaron T. All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois - Eastern Division 7/20/07 07-13108-Chapter 13 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Dennis G. Knipp August 15, 2008 Signature of Attorney for Debtor(s) (Date) Dennis G. Knipp Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ LaTonja B. Newell

Signature of Debtor LaTonia B. Newell

### X /s/ Aaron T. Newell

Signature of Joint Debtor Aaron T. Newell

Telephone Number (If not represented by attorney)

### August 15, 2008

Date

### Signature of Attorney\*

### X /s/ Dennis G. Knipp

Signature of Attorney for Debtor(s)

#### Dennis G. Knipp ARDC # 1491628

Printed Name of Attorney for Debtor(s)

### Dennis G. Knipp

Firm Name

**PMB 142** 

8926 N. Greenwood Avenue

Niles, IL 60714

Address

### 847-562-0729 Fax: 847-562-0849

Telephone Number

### August 15, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Newell, LaTonja B. Newell, Aaron T.

### Signatures

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

<b>T</b> 2	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	LaTonja B. Newell Aaron T. Newell		Case No.	
		Debtor(s)	Chapter	13
			1	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ LaTonja B. Newell	
	LaTonja B. Newell	
- ·		

Date: **August 15, 2008** 

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	LaTonja B. Newell Aaron T. Newell		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
2. The office states trastee of summaple, administrator has determined that the credit counseling

requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.  $\label{eq:correct}$ 

Date: August 15, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	LaTonja B. Newell,		Case No.	
	Aaron T. Newell			
_		Debtors	Chapter	13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	106,945.00		
B - Personal Property	Yes	4	82,731.15		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		122,768.31	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,256.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		21,349.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,472.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,732.00
Total Number of Sheets of ALL Schedu	ules	19			
	T	otal Assets	189,676.15		
			Total Liabilities	148,374.60	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	LaTonja B. Newell,		Case No.		
	Aaron T. Newell				
_		Debtors	Chapter	13	_

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,256.50
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,256.50

### State the following:

Average Income (from Schedule I, Line 16)	4,472.00
Average Expenses (from Schedule J, Line 18)	3,732.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,028.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,256.50	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		21,349.79
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		21,349.79

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B6A (Official Form 6A) (12/07)

		G
In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

**Debtors** 

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Nature of Debtor's Interest in Property Wife, Joint, or Amount of Description and Location of Property Property, without Secured Claim Deducting any Secured Claim or Exemption Community **Ownership Interest** J 106,945.00 115,583.43 **Debtors' Residence:** 

Single Family Dwelling 1909 E. Sauk Trail Sauk Village, IL 60411-4959

> Sub-Total > 106,945.00 (Total of this page)

106,945.00 Total >

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B6B (Official Form 6B) (12/07)

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

**Debtors** 

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	J	500.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account Credit Union One Chicago, IL 60612	W	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	TV and Furniture	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	J	1,000.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Whole Life Insurance Policy LaTonja B. Newell Through Employer University of Illinois 809 S. Marshfield Avenue Chicago, IL 60612 Death Benefit No Cash Surrender Value	W	0.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota (Total of this page)	al > 4,300.00

3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	LaTonja B. Newell,	Case No
	Aaron T. Newell	

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State turbino plan as defined in 26 U.S.C. § 530(b)(1) or under a qualified State turbino plan as defined in 26 U.S.C. § 530(b)(1) or under a qualified State turbino plan as defined in 26 U.S.C. § 530(b)(1) or under condition of the record(s) of any such interest(s).  12. Interests in IRA. ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor is or may be entitled. Give particulars.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
other pension or profit sharing plans. Give particulars.  LaTonja B. Newell Through Employer-University of Illinois State Universities Retirement System of Illinois 1901 Fox Drive Champaign, IL 61820-7333  3. Stock and interests in incorporated and unincorporated businesses. Itemize.  4. Interests in partnerships or joint ventures. Itemize.  5. Government and corporate bonds and other negotiable and nonnegotiable instruments.  6. Accounts receivable.  7. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  8. Other liquidated debts owed to debtor including tax refunds. Give particulars.  7. Alimony in the interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  7. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	11.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	X			
and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	12.	other pension or profit sharing		LaTonja B. Newell Through Employer-University of Illinois State Universities Retirement System of Illinois 1901 Fox Drive	W	72,431.15
ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	13.	and unincorporated businesses.	X			
and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  X  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	14.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	15.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	16.	Accounts receivable.	X			
including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	17.	property settlements to which the debtor is or may be entitled. Give	X			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	18.		X			
interests in estate of a decedent, death benefit plan, life insurance	19.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
	20.	interests in estate of a decedent, death benefit plan, life insurance	X			

Sub-Total > (Total of this page)

72,431.15

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	LaTonja B. Newell,
	Aaron T. Newell

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Prope	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21. Other contingent and unlique claims of every nature, included tax refunds, counterclaims of debtor, and rights to setoff of Give estimated value of each	uding of the claims.			
<ol> <li>Patents, copyrights, and oth intellectual property. Give particulars.</li> </ol>	ner X			
<ol> <li>Licenses, franchises, and of general intangibles. Give particulars.</li> </ol>	ther X			
24. Customer lists or other comcontaining personally identifinformation (as defined in 1 § 101(41A)) provided to the by individuals in connection obtaining a product or servithe debtor primarily for perfamily, or household purpose	ifiable 1 U.S.C. e debtor n with ice from sonal,			
25. Automobiles, trucks, trailer other vehicles and accessor		Chevrolet Monte Carlo ge: 170,000	Н	4,000.00
		Nissan 200SX/SE ge: 208,000	w	2,000.00
26. Boats, motors, and accessor	ries. X			
27. Aircraft and accessories.	x			
28. Office equipment, furnishin supplies.	gs, and X			
<ol><li>Machinery, fixtures, equipn supplies used in business.</li></ol>	nent, and X			
30. Inventory.	x			
31. Animals.	x			
<ol> <li>Crops - growing or harvested particulars.</li> </ol>	ed. Give X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, a	and feed. X			
			Sub-Total (Total of this page)	al > <b>6,000.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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35. Other personal property of any kind not already listed. Itemize. X

> Sub-Total > (Total of this page)

82,731.15

Total >

0.00

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B6C (Official Form 6C) (12/07)

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)								
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption					
Real Property Debtors' Residence: Single Family Dwelling 1909 E. Sauk Trail Sauk Village, IL 60411-4959	735 ILCS 5/12-901	30,000.00	106,945.00					
<u>Cash on Hand</u> Cash on Hand	735 ILCS 5/12-1001(b)	500.00	500.00					
Checking, Savings, or Other Financial Accounts, C Checking Account Credit Union One Chicago, IL 60612	ertificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00					
<u>Household Goods and Furnishings</u> TV and Furniture	735 ILCS 5/12-1001(b)	2,500.00	2,500.00					
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00					
Interests in IRA, ERISA, Keogh, or Other Pension of Pension LaTonja B. Newell Through Employer-University of Illinois State Universities Retirement System of Illinois 1901 Fox Drive Champaign, IL 61820-7333	or Profit Sharing Plans 735 ILCS 5/12-704	72,431.15	72,431.15					
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Chevrolet Monte Carlo Mileage: 170,000	735 ILCS 5/12-1001(c)	2,400.00	4,000.00					
1997 Nissan 200SX/SE Mileage: 208,000	735 ILCS 5/12-1001(c)	2,000.00	2,000.00					

Total: 111,131.15 189,676.15

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B6D (Official Form 6D) (12/07)

In re	LaTonja B. Newell,
	Aaron T. Newell

Case No.
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Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	ローベンーロ	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0010-301-125791			07/07/2007	٦Ÿ	A T E			
Aronson Furniture Company c/o Monterey Financial Svcs., Inc. P.O. Box 2669 Carlsbad, CA 92018-2669		J	Purchase Money Security Interest Furniture Purchase		D			
			Value \$ 1,600.00				1,397.03	0.00
Account No. 8264  Helig Meyer c/o ACC, Inc. P.O. Box 264 Taylor, PA 18517-0264		н	Prior to 03/09/2007  Purchase Money Security Interest  Debt Collection Furniture Purchase					
	+	-	Value \$ 900.00				887.85	0.00
National City Mortgage Co. c/o Pierce & Associates, PC. 1 North Dearborn, Suite 1300 Chicago, IL 60602		w	07/15/2004 First Mortgage Foreclosure on Residence For Notification Purposes Debtors' Residence: 1909 E. Sauk Trail Sauk Village, IL 60411-4959					
			Value \$ 0.00				0.00	0.00
Account No. 000177478-6  National City Mortgage Co. Bankruptcy Department 3232 Newmark Drive Miamisburg, OH 45342		w	07/15/2004  First Mortgage on Residence  Debtors' Residence: 1909 E. Sauk Trail Sauk Village, IL 60411-4959					
	ᆚ		Value \$ 106,945.00			L	89,440.66	0.00
continuation sheets attached			(Total of	Sub this			91,725.54	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	LaTonja B. Newell,		Case No.	
	Aaron T. Newell			
_		Debtors		

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

					_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXT_ZGEZ	UNLIGUIDA	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 000177478-6			07/15/2004	Т	A T E D			
National City Mortgage Co. Bankruptcy Department 3232 Newmark Drive Miamisburg, OH 45342		w	First Mortgage Arrearage on Residence  Debtors' Residence: 1909 E. Sauk Trail Sauk Village, IL 60411-4959  Value \$ 106,945.00		0		22,443.68	0.00
Account No. XXX-XX-2925	$\dashv$	H	04/14/2007		t	H	22,440.00	3.00
Pay Day Loan Store 9902 W. Western Avenue Chicago, IL 60643		w	Purchase Money Security Interest 1997 Nissan 200SX/SE Interest Rate: 11.25%					
	_	_	Value \$ 2,000.00	-		Н	900.00	0.00
Account No. XXX-XX-1438  Titan Builders, Inc. 3553 W. Peterson Avenue Suite 104 Chicago, IL 60659		J	02/04/2007  Home Improvement (New Roof)  Debtors' Residence: 1909 E. Sauk Trail Sauk Village, IL 60411-4959					
	$\bot$		Value \$ 106,945.00				3,699.09	0.00
Account No. XXX-XX-1438  Valu Car Auto Mart of America 400 E. Sauk Trail Chicago Heights, IL 60411		Н	12/17/2006  Purchase Money Security Interest  1999 Chevrolet Monte Carlo Interest Rate:11.25 %					
			Value \$ 4,000.00	1			4,000.00	0.00
Account No.			,				,	
			Value \$		L	Ц		
Sheet <u>1</u> of <u>1</u> continuation sheets a Schedule of Creditors Holding Secured Clair		d to	(Total of	Sub this			31,042.77	0.00
			(Report on Summary of S		Γot dul		122,768.31	0.00
			(20port on building of b			/		

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B6E (Official Form 6E) (12/07)

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

### **Debtors**

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column lab "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labe "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority
listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

### Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C J AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. XXX-XX-1438 IL1040 Tax Year: 2004 State of Illinois Illinois Department of Revenue **IncomeTaxes** 0.00 **Bankruptcy Unit** Tax Year: 2004 100 W. Randolph St., #7-400 H Includes Interest Chicago, IL 60601 132.18 132.18 Account No. XXX-XX-1438 1040 Tax Years: 2005, 2006, & 2007 **Federal Income Taxes** Internal Revenue Service **Includes Interest and Penalties** 0.00 **Centralized Insolvency Operations** P.O. Box 21126 Н Philadelphia, PA 19114 4.124.32 4,124.32 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 4,256.50 4,256.50 0.00 (Report on Summary of Schedules) 4,256.50 4,256.50

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B6F (Official Form 6F) (12/07)

In re	LaTonja B. Newell,		Case No.	
	Aaron T. Newell			
_		Debtors	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	C O D E B T	H H W	DATE CLAIM WAS INCURRED AND	- C C N T	U N L L	DISPUTED	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	I U	T E D	AMOUNT OF CLAIM
Account No. 100031020			11/03/06,11/04/06,11/05/06,&11/24/06 Medical Services	Ť	E D		
Advocate Health Centers, Inc. 21014 Network Place Chicago, IL 60673-1210		Н					
Cilicago, IL 60673-1210							488.00
Account No. 100031020			11/04/2005 Medical Services				
Advocate Health Centers, Inc. 21014 Network Place Chicago, IL 60673-1210		н	inculcul del vides				
							87.96
Account No. 10173669  Arrow Financial Services LLC			Prior to 07/03/2006 Debt Collection Credit Card				
c/o General Revenue Corporation 325 Daniel Zenker Drive		Н	Original Creditor: Security Bank				
Horseheads, NY 14845							545.90
Account No. 18-10415435			05/07/2008 Medical Services				
Associated St. James Radiologists P.O. Box 3463 Springfield, IL 62708-3463		v					
							217.00
continuation sheets attached			(Total	Sub of this			1,338.86

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B6F (Official Form 6F) (12/07) - Cont.

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

CDEDITORICALANT	С	Hu	sband, Wife, Joint, or Community		: [	u l	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Į,		N L Q U L	S J T E O	AMOUNT OF CLAIM
Account No. 9053203824,43213171,& 45199635			02/07/03, 02/07/04, & 05/18/04 Parking Violations	T	֓֟֟֟֓֓֓֓֟֟֓֓֓֓֓֓֓֓֓֓֓֓֟֓֓֓֓֓֓֓֓֓֓֓֟֓֓֓֓֟֓֓֓֓	A T E D		
City of Chicago Dept. of Revenue Bureau of Parking - Bankruptcy 333 South State Street, Suite 540 Chicago, IL 60604-3977		Н						460.00
Account No. 9053203824,43213171,& 45199635	+		02/07/03, 02/07/04, & 05/18/04	+	$\dagger$		1	
City of Chicago Dept. of Revenue c/o Arnold Scott Harris, P.C. 600 W. Jackson Blvd., Suite 720 Chicago, IL 60661		н	For Notification Purposes Debt Collection Parking Violations Ref.# 3636564					0.00
Account No. <b>01-040000-8798401630163060-01</b>	╁		Prior to 03/2007	+	+	+	+	
Comcast P. O. Box 3013 Southeastern, PA 19398-3013		н	Cable Access Fees					363.59
Account No. <b>01-040000-8798401630163060-01</b>	╁		Prior to 03/2007	+	$\dagger$	+	$\dagger$	
Comcast c/o Credit Protection Assn., L.P. 13355 Noel Rd. Dallas, TX 75240		н	For Notification Purposes Debt Collection Cable Access Fees Ref.# 01357088552					0.00
Account No. <b>68554605</b>	╁		Prior to Date of Filing	+	+	+	+	
DIRECTV c/o Focus Receivables Mgmt., LLC 8306 Laurel Fair Circle, Suite 200 Tampa, FL 33610		н	Debt Collection Satellite TV Fees File # 10066379					308.30
Sheet no1 of _4 sheets attached to Schedule of			<u> </u>	Sul	oto	tal	+	
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s pa	age	) [	1,131.89

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B6F (Official Form 6F) (12/07) - Cont.

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

CREDITORIS MANG	С	Hu	sband, Wife, Joint, or Community		СО	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATI	AIM	OZH _ ZG   Z	OZ LL QULD A	1 1	AMOUNT OF CLAIM
Account No. <b>68554605</b>			Prior to Date of Filing		Ť	A T E		
DIRECTV P.O. Box 78626 Phoenix, AZ 85062-8626		J	For Notification Purposes Satellite TV Fees			D		0.00
Account No. 30000113511391000	╁		February, 2003					
Drive Financial c/o RGS Collections, Inc. 3333 Earhart Drive, Suite 150 Carrollton, TX 75006		н	Deficiency Balance Purchase Money Security Interest 2002 Saturn 4DR Vehicle Repossessed: November, 2006 Ref.# 224552-8					9,553.52
Account No. 92004 & 92015			09/07/2006					
Eye Center Physicians Ltd. c/o Harvard Collection Services,Inc 4839 N. Elston Avenue Chicago, IL 60630-2534		J	For Notification Purposes Debt Collection Medical Services Ref. # 11328821					0.00
Account No. <b>92004 &amp; 92015</b>	╁	$\vdash$	09/07/2006					
Eye Center Physicians, Ltd. 1725 West Harrison Street Suite 906 Chicago, IL 60612		J	Medical Services					156.00
Account No. XXX-XX-1438	╁	$\vdash$	IL1040 Tax Year: 2004					
Illinois Department of Revenue Bankruptcy Unit 100 W. Randolph St., #7-400 Chicago, IL 60601		н	State of Illinois Income Taxes Penalties - Unpaid Income Taxes					41.70
Sheet no. 2 of 4 sheets attached to Schedule of				Sı	ıbt	ota	l	
Creditors Holding Unsecured Nonpriority Claims			(T	otal of th	is į	pag	e)	9,751.22

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B6F (Official Form 6F) (12/07) - Cont.

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community	l N		J [	D   S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E		J   1   E   C	S P U T E D	AMOUNT OF CLAIM
Account No. XXX-XX-1438			1040 Tax Year: 2003 & 2004 Federal Income Taxes	7	!   A	:		
Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114		н	Includes Interest and Penalties					4,571.53
Account No. XXX-XX-1438	╁		Tax Years: 2005 & 2006	+	+	+	+	.,
Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114		н	Unpaid Federal Income Taxes Penalties					633.80
Account No. <b>20738</b>	╁		12/01/2006	+	+	+	+	
Ivanhoe Dental Group Ltd. 61 W. 144th St. Riverdale, IL 60827		J	Dental Services					005.04
Account No. <b>805R01096557</b>	-		03/2005	+	+	+	+	925.81
Jefferson Capital Systems, LLC P.O. Box 23051 Columbus, GA 31902-3051		w	Credit Card Original Creditor: Fingerhut/Axsys National Bank					
								259.07
Account No. M1-40885513  Midwest Physician Group Ltd. P.O. Box 95401 Chicago, IL 60694-5401	_	н	07/07/2008 Medical Services					
								195.00
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sul f this			)	6,585.21

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	LaTonja B. Newell,	Case No.	_
	Aaron T. Newell		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUI	S P U T E	AMOUNT OF CLAIM
Account No. 7733391797003			Prior to 09/12/2006	7	D A T E D		
NCO Portfolio Management c/oReceivables Management Solutions 260 E. Wentworth Avenue West Saint Paul, MN 55118		н	Debt Collection Cellular Telephone Services Original Creditor: Verizon Wireless Ref.# 5290870		D		702.24
Account No. 70192			02/09/2004		T		
Portfolio Recovery Associates, LLC. assignee of US Cellular P.O. Box 41067 Norfolk, VA 23541		Н	Cellular Telephone Services				904.93
Account No. <b>598169618915</b>			Prior to 07/2007	+	+	+	
Sprint PCS c/o David Taylor and Assoc. 170 Main Street Tewksbury, MA 01876		w	Debt Collection Cellular Telephone Services				
							488.00
Account No. 5126350  TCF Bank c/o Professional Account Mgmt.LLC P.O. Box 391 Milwaukee, WI 53201-0391		J	Prior to 07/23/2006 Overdrawn Bank Account				143.44
Account No. <b>208410993</b>			11/03/06-11/04/2006	+		+	
Trinity Hospital c/o Medical Recovery Specialists 2250 East Devon Avenue, Suite 352 Des Plaines, IL 60018		н	Debt Collection Medical Services Ref.# 6237603				304.00
Sheet no4 of _4 sheets attached to Schedule of		<u> </u>		Sub	tot	 a1	33.100
Creditors Holding Unsecured Nonpriority Claims			(Total o				2,542.61
			(Report on Summary of		Γot		21,349.79

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B6G (Official Form 6G) (12/07)

In re	LaTonja B. Newell,	Case No.
	Aaron T. Nowell	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Rent-A-Center 3304 S. Chicago Rd. South Chicago Heights, IL 60411-5423 Furniture Rental Debtors: Lessees Rent Per Month: \$ 446.00 Case 08-21563 Doc 1 Filed 08/15/08 Entered 08/15/08 19:29:21 Desc Main Document Page 26 of 41

B6H (Official Form 6H) (12/07)

In re	LaTonja B. Newell,	Case No.
	Aaron T. Newell	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	LaTonja B. Newell Aaron T. Newell		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR	AND SPO	OUSE		
Married	RELATIONSHIP(S): Daughter Son	GE(S): 10 18				
Employment:	DEBTOR			SPOUSE		
Occupation Cl	erical Assistant	Wareho	use Lal	oorer		
Name of Employer U	niversity of Illinois	Lincoln	Provisi	on, Inc.		
How long employed 20	0.5 Years	2.5 Yea	rs			
	9 S. Marshfield Avenue hicago, IL 60612	824 Wes		Place 609-1415		
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)		\$	2,460.00	\$	2,217.00
2. Estimate monthly overtime	-		\$	0.00	\$	1,351.00
3. SUBTOTAL			\$	2,460.00	\$	3,568.00
4. LESS PAYROLL DEDUCTIONS						
<ul> <li>a. Payroll taxes and social securit</li> </ul>	ty		\$	334.00	\$	671.00
b. Insurance			\$	240.00	\$	0.00
c. Union dues			\$	45.00	\$	0.00
	atory Pension		\$	198.00	\$	0.00
<u>Parkin</u>	g Fees		\$	68.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS		\$	885.00	\$	671.00
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$	1,575.00	\$	2,897.00
	usiness or profession or farm (Attach detailed sta	tement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
<ul><li>9. Interest and dividends</li><li>10. Alimony, maintenance or support p</li></ul>	payments payable to the debtor for the debtor's us	e or that of	\$	0.00	\$	0.00
dependents listed above 11. Social security or government assis	stance		\$	0.00	\$	0.00
(Specify):	эшис		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income 13. Other monthly income			\$	0.00	\$	0.00
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$	1,575.00	\$	2,897.00
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from lin	e 15)		\$	4,472.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	LaTonja B. Newell Aaron T. Newell		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	938.51
a. Are real estate taxes included? Yes X No	T	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	392.49
b. Water and sewer	\$ <del></del>	120.00
c. Telephone	\$	75.00
d. Other Cellular Telephone	\$	125.00
3. Home maintenance (repairs and upkeep)	\$ <del></del>	50.00
4. Food	\$	600.00
5. Clothing	\$ <del></del>	120.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	·	
plan)	¢.	0.00
a. Auto b. Other Rent-A-Center Furniture Rental	\$	446.00
c. Other	\$ \$	0.00
	\$ 	0.00
<ul><li>14. Alimony, maintenance, and support paid to others</li><li>15. Payments for support of additional dependents not living at your home</li></ul>	\$ \$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$	0.00
17. Other Childcare (Daycare Fees)	\$ \$	300.00
Other Other	\$ \$	0.00
Oulei	Φ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,732.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	4,472.00
b. Average monthly expenses from Line 18 above	\$	3,732.00
c. Monthly net income (a. minus b.)	\$	740.00
	· —	

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Aaron T. Newell		Case No.		
		Debtor(s)	Chapter	13	
			-		

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR		
	1 1		nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	August 15, 2008	Signature	/s/ LaTonja B. Newell LaTonja B. Newell Debtor
Date	August 15, 2008	Signature	/s/ Aaron T. Newell Aaron T. Newell Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

	La i onja B. Newell			
In re	Aaron T. Newell		Case No.	
		Debtor(s)	Chapter	13
			_	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,826.94	2008 Year-to-Date
	Gross Income
	LaTonja B. Newell
	University of Illinois
\$25,923.94	2007 Gross Income
	LaTonja B. Newell
	University of Illinois
\$23,724.24	2006 Gross Income
	LaTonja B. Newell
	University of Illinois

Document

**AMOUNT** SOURCE

2008 Year-to-Date \$27,741,40 **Gross Income** Aaron T. Newell

Lincoln Provision, Inc.

\$46,734.00 2007 Gross Income

Aaron T. Newell Lincoln Provision, Inc.

\$38,239,50 2006 Gross Income

> Aaron T. Newell Lincoln Provision, Inc.

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

### 3. Payments to creditors

None

### Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL TRANSFERS NAME AND ADDRESS OF CREDITOR OWING **TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING** 

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY

CAPTION OF SUIT AND CASE NUMBER National City Mortgage Co. VS.

First Mortgage Foreclosure **Debtors' Residence:** 1909 E. Sauk Trail

Sauk Village, IL 60411-4959

NATURE OF PROCEEDING

Circuit Court of Cook County **Chancery Division** 

AND LOCATION DISPOSITION Pending

STATUS OR

LaTonja B. Newell Aaron T. Newell

Case # 07CH10814

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Dennis G. Knipp PMB 142 8926 N. Greenwood Avenue Niles. IL 60714 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 08/15/2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$3,500.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL LINES.

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

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None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS** 

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

DATE OF INVENTORY

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

RECORDS

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 15, 2008	Signature	/s/ LaTonja B. Newell	
			LaTonja B. Newell Debtor	
			2000	
Date	August 15, 2008	Signature	/s/ Aaron T. Newell	
		-	Aaron T. Newell	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
Northern District of Illinois

In re	LaTonja B. Newell Aaron T. Newell		Case No.		
III IC	7.0	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPEN	SATION OF ATTOI	RNEY FOR DE	CBTOR(S)	
C	cursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul compensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	e 2016(b), I certify that I a	m the attorney for y, or agreed to be pai	the above-named debtor ard to me, for services rendere	
	For legal services, I have agreed to accept			3,500.00	
	Prior to the filing of this statement I have received		\$	3,500.00	
	Balance Due		\$	0.00	
2. \$	<b>274.00</b> of the filing fee has been paid.				
3. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. <b>I</b>	I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	pers and associates of my lav	v firm.
[	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				. A
a b c	n return for the above-disclosed fee, I have agreed to ren  Analysis of the debtor's financial situation, and render  Preparation and filing of any petition, schedules, state  Representation of the debtor at the meeting of creditor  [Other provisions as needed]  Negotiations with secured creditors to re reaffirmation agreements and application  522(f)(2)(A) for avoidance of liens on hou	ring advice to the debtor in det ement of affairs and plan which rs and confirmation hearing, an educe to market value; exe ns as needed; preparation	ermining whether to n may be required; and any adjourned hea emption planning	file a petition in bankruptcy; rings thereof; preparation and filing o	of
7. B	by agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any discany other adversary proceeding.			es, relief from stay actio	ns or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any unkruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s)	in
Dated:	: August 15, 2008	/s/ Dennis G. Kni	рр		
		Dennis G. Knipp Dennis G. Knipp		<u></u> _	
		PMB 142			
		8926 N. Greenwo	od Avenue		
		Niles, IL 60714 847-562-0729 Fa	x: 847-562-0849		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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### B 201 (04/09/06)

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Dennis G. Knipp	${ m X}^{{}}$ /s/ Dennis G. Knipp	August 15, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
PMB 142		
8926 N. Greenwood Avenue		
Niles, IL 60714		
847-562-0729		
Certific I (We), the debtor(s), affirm that I (we) have received at	ate of Debtor nd read this notice.	
LaTonja B. Newell		
Aaron T. Newell	${ m X}_{}$ /s/ LaTonja B. Newell	August 15, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Aaron T. Newell	August 15, 2008
	Signature of Joint Debtor (if any)	Date

### **United States Bankruptcy Court** Northern District of Illinois

In re	La I onja B. Newell Aaron T. Newell		Case No.	
111 10		Debtor(s)	Chapter	13
	V	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	35
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	August 15, 2008	/s/ LaTonja B. Newell LaTonja B. Newell		
		Signature of Debtor		
Date:	August 15, 2008	/s/ Aaron T. Newell Aaron T. Newell		
		Signature of Debtor		